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ABSTRACT

Risk-taking attitudes and behaviors among young and elderly adults were investigated. Elderly subjects, from both a nursing home and the community, and college students responded to choice dilemmas involving aged central characters. Each subject responded twice, once under "self" instructions, and once as the "average elderly person" would respond. Each of the three groups contained 20 subjects and was equally divided by sex. Results indicated that: (1) young adults do not view the elderly as more cautious than themselves; (2) elderly persons were significantly more likely to refuse all levels of risk than were young adults; and (3) when responses refusing all risk were omitted, nursing home residents responded in a significantly riskier fashion under "self" than under "average elderly" instructions. (Author)

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Riskiness in the Elderly: Attitudes of Young
and Elderly Adults

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Abstract

Elderly subjects, both from a nursing home and the community, and college students responded to choice dilemmas involving aged central characters. Each subject responded twice: (a) under "self" instructions, (b) as the "average elderly person" would respond. Each of the 3 groups contained 20 subjects and was equally divided by sex. The hypothesis that young adults view elderly ones as more cautious than themselves was not supported. Elderly persons were significantly more likely to refuse all levels of risk than were young adults. When responses refusing all risk were omitted, nursing home residents responded in a significantly riskier fashion under "self" than under "average elderly" instructions. Possible reasons for the instructions effect were discussed.

Riskiness in the Elderly: Attitudes of Young
and Elderly Adults

The present experiment was designed to compare risk-taking, as measured by a choice dilemmas instrument, of young and elderly adults with their attitudes concerning riskiness in elderly persons. Recent survey findings have indicated that elderly persons tend to agree with younger age groups concerning various characteristics of the aged. However, elderly individuals tend to believe that they differ from other aged people on such characteristics. Thus, approximately twice as many elderly people would describe themselves as "very bright and alert" and "very open-minded and adaptable" than would ascribe these characteristics to most people over age 65 (National Council on the Aging, 1976).

One area in which there is a common stereotype of the elderly involves risk taking. Older people are seen as cautious, a notion that has generally been supported by research (Botwinick, 1966; Okun, 1976; Wallach & Kogan, 1961; Vroom & Pahl, 1971). However, studies employing a choice dilemmas paradigm have also indicated that elderly subjects are as risky as young adults when denied the opportunity to avoid risk altogether (Botwinick, 1969) and that elderly persons will shift toward greater risk following discussion of choice dilemmas (Washburn, & Feldstein, 1975).

In the present experiment, young and elderly adults responded to a choice dilemmas instrument twice, first as they would respond and then as the "average elderly person" would respond. In addition, two groups of elderly subjects were included. One group consisted of people residing in a nursing home and the other of people living in the community. It was expected that both young and elderly persons would respond in a riskier manner under "self" instructions than they would under "average elderly person" instructions. However, it was also expected that institutionalized (nursing home) subjects, living in an environment which neither requires nor reinforces decision making, would not see themselves as riskier than their age mates.

Method

Subjects

There were 60 volunteer subjects, divided into 3 groups of 20, with each group equally divided by sex. The 3 groups were college students (age range 19-29 years, $M = 21.55$), institutionalized elderly (age range 67-91 years, $M = 81.25$), and non-institutionalized elderly (age range 65-92 years, $M = 79.40$). All subjects were drawn from an urban environment.

Procedure

Each subject was tested individually, on 12 choice dilemmas developed by Botwinick (1969). On each dilemma, the subject was faced with a problem in which an aged central char-

acter must choose between a risky but desirable alternative or a less risky but less desirable one. Each dilemma involved a problem often faced by the aged. Scores on an item could range from 1 to 10 with 1 representing a success probability of 1 in 10 required for choosing the risky alternative and 10 representing refusal to choose the risky alternative under any circumstances.

Subjects were presented with two sets of choice dilemmas and appropriate instructions. After clarification of instructions, the questionnaire was completed for the ^{first} time, under the "self" response condition which read: "...you will be asked to indicate the minimum odds of success you would demand before recommending that the more attractive or desirable choice be chosen." Next, subjects completed the questionnaire under instructions which included: "...indicate the minimum odds of success the average elderly person would demand..." The relevant portion of the instructions was the only difference between conditions.

Results

Each subject obtained two risk scores, each representing the sum of probabilities chosen over 12 choice dilemmas under each set of instructions. These scores were subjected to a $3 \times 2 \times 2$ (groups $\times$ sex $\times$ instructions) analysis of variance with instructions serving as a within-subjects variable. Only the groups effect approached statistical significance,

$F(2, 54) = 3.19, .05 < p < .10$, in the direction of riskier scores for college rather than elderly subjects.

Since previous research had indicated a tendency for elderly persons to choose the number 10 alternative, refusal to designate any level of risk, with high frequency, the number of choice dilemmas on which any level of risk had been indicated (responses 1-9) was computed for each subject under both types of instructions. These scores, which could vary between 0 and 12, were subjected to a second analysis of variance. The only significant effect was for groups, $F(2, 54) = 16.33, p < .001$. Orthogonal comparisons indicated that elderly subjects were more likely to refuse any level of risk than were college students, $F(1, 54) = 29.62, p < .001$. The mean numbers of dilemmas on which some level of risk was indicated were 10.35 for college students ($SD = 1.64$), 8.42 ($SD = 2.14$) for institutionalized elderly subjects, and 7.55 ($SD = 1.89$) for the noninstitutionalized elderly. The difference between elderly groups did not reach statistical reliability, $F(1, 54) = 3.05, .05 < p < .10$.

Finally, mean risk scores were determined for each subject, under both types of instructions, by averaging the levels of risk designated on all choice dilemmas for which some level of risk was chosen. Means were used since scores represented different numbers of items ranging from 3, in one case, up to the maximum of 12. Responses rejecting all risk levels

were omitted. A third analysis of variance yielded significant effects for groups, $F(2, 54) = 6.31, p < .005$, instructions, $F(1, 54) = 4.46, p < .05$, and the interaction of groups with instructions, $F(2, 54) = 4.12, p < .025$. Analysis of simple effects revealed a difference between "self" and "average elderly" instructions for the nursing home residents only, $p < .05$ by Tukey test. Thus the nursing home group was significantly riskier under self instructions than when responding as they believed the average elderly person would, at least on those items for which some risk level was designated. Although the noninstitutionalized elderly group was far riskier than college subjects, this was probably an artifact of the omission of risk refusal responses.

Conclusions

There was no evidence to support the hypothesis that young adults consider the elderly as more cautious than themselves, at least on dilemmas concerning problems of the aged. Nor did nursing home residents appear more cautious than peers from the community. Previous findings that elderly people are less willing to venture any risky response than are young adults were supported.

When responses on which some risk level was designated were considered, it was only the nursing home subjects who appeared to consider themselves riskier than their age mates. It may be that people in nursing homes feel that they have

nothing to lose by venturing risky responses whereas those on the outside are seen as more cautious. On the other hand, it is possible that those in nursing homes feel that they do not really belong there, believing that they are unlike their cautious nursing home peers. Which explanation is more accurate depends upon the reference group, institutionalized or not, used by nursing home residents. More clear-cut results may be obtained by eliminating the option of not choosing any risk level, as has been done previously by Botwinick (1969), and further refining the instructions with regard to reference groups.

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